



Canal Place Building 17
530 South Main Street, Suite 1731
Akron, OH 44311

Phone +1 330 655 7500
Fax +1 330 342 7782
www.lifeequity.com

Exhibit 18

September 27, 2019

John Hancock Life Insurance Company
P.O. Box 55979
Boston, MA 02205

ATTN: Claims Department
ATTN: Legal Department

Re: Death Claim – Insured: Lilly Segal; Policies: 93973600 and 93972826

To Whom it May Concern:

The purpose for this letter is to address potential death benefit claims for the above referenced Insured/Policies. Life Equity LLC ("Life Equity") is the servicing agent and representative for the current owner of the Policies, Wilmington Trust ("Owner"). In the course of executing our responsibilities as servicing agent, we have been informed that the Insured has passed away as of June 15, 2019. Life Equity is reaching out to address an issue that has recently been brought to its attention – another party, other than the Owner or Life Equity on the Owner's behalf, may be in the process of initiating a death claim on one or both of these Policies.

Life Equity, on behalf of the owner, asserts that no party other than the Owner has any right, title or interest in and to the death benefits associated with these policies. Life Equity is in the process of obtaining a Death Certificate in order to complete the submission package for a claim to be filed on behalf of the Owner. No death benefit claim from any party other than the Owner, or from Life Equity on behalf of the Owner, should be accepted or processed by John Hancock.

If you have any questions or require any further information to prove, protect and secure the Owner's interest in these Policies, please contact me at (330) 655-7522 or via email at bstevens@lifeequity.com.

Sincerely,

Brian C. Stevens
Associate Legal Counsel

John Hancock
Life Post Issue - Claims
PO Box 55979, Boston MA 02205
Telephone: 1-888-267-7781
Fax: 1-617-572-1571
www.johnancocknewyork.com



April 21, 2020

WILMINGTON TRUST NA AS SECURITIES INTERMEDIARY
300 PARK ST
SUITE 390 MC141
BIRMINGHAM, MI 48009

RE: Policy Number: 93973600
Insured(s): LILLY SEGAL

Dear WILMINGTON TRUST NA AS SECURITIES INTERMEDIARY,

We understand that this is a difficult time and would like to extend our condolences. According to our records, we have not received the following documentation required to settle the outstanding claim against this policy:

- Completed Life Insurance Claim forms
- Certified Death Certificate for the insured indicating Cause and Manner of death
- Release of Collateral Assignment from Hug Funding LLC, otherwise a letter of instruction indicating how the funds and interest should be paid, signed by both parties.

The Life Insurance Claim form can be downloaded by visiting the Life Insurance Policy change forms section under the My Policy tab at www.johnancockinsurance.com.

Please mail the required documents within 30 days of the date of this letter so that our Claims Department can proceed with this claim. If the requirements are not received by the company in 30 days, the proceeds may be escheated to the state as unclaimed property.

If you have any questions or need additional information, please contact one of our Customer Service Representatives at 1-888-267-7781, weekdays from 8:00 a.m. to 6:00 p.m. Eastern Time.

Sincerely,

John Hancock Life Insurance Claims

Enclosures:
E-865LIFEPRO

Insurance products are issued by John Hancock Life Insurance Company of New York, Valhalla, NY 10595, herein referred to as John Hancock.

16025-0320

John Hancock
Life Post Issue - Claims
P.O. Box 559712, Boston MA 02205
Telephone: 1-888-267-7731
Fax: 1-617-572-1571
www.johnancocknewyork.com



April 21, 2020

WILMINGTON TRUST NA AS SECURITIES INTERMEDIARY
300 PARK ST
SUITE 390 MC141
BIRMINGHAM, MI 48009

RE: Policy Number: 93972826
Insured(s): LILLY SEGAL

Dear WILMINGTON TRUST NA AS SECURITIES INTERMEDIARY,

We understand that this is a difficult time and would like to extend our condolences. According to our records, we have not received the following documentation required to settle the outstanding claim against this policy:

- Completed Life Insurance Claim forms
- Certified Death Certificate for insured indicating Cause and Manner of death
- Release of Collateral Assignment from Hug Funding LLC or letter of instruction indicating how funds and interest should be paid, signed by both parties

The Life Insurance Claim form can be downloaded by visiting the Life Insurance Policy change forms section under the My Policy tab at www.johnancockinsurance.com.

Please mail the required documents within 30 days of the date of this letter so that our Claims Department can proceed with this claim. If the requirements are not received by the company in 30 days, the proceeds may be escheated to the state as unclaimed property.

If you have any questions or need additional information, please contact one of our Customer Service Representatives at 1-888-267-7781, weekdays from 8:00 a.m. to 6:00 p.m. Eastern Time.

Sincerely,

John Hancock Life Insurance Claims

Enclosures:
E-865LIFEPRO

Insurance products are issued by John Hancock Life Insurance Company of New York, Valhalla, NY 10595, herein referred to as John Hancock.

Canal Place – Building 17
530 S. Main Street – Suite 1731
Akron, OH 44311
330-655-7500

Life Equity, LLC

Fax

To:	CLAIMS	From:	Life Equity, LLC Christina Kissinger
Fax:	Fax Number	Pages:	8
Phone:	Phone Number	Date	09/01/2020
Re:	Policy NO: 93973600 - 93972826	CC:	Name
<input type="checkbox"/> Urgent <input type="checkbox"/> For Review <input type="checkbox"/> Please Comment <input type="checkbox"/> Please Reply <input type="checkbox"/> Please Recycle			

Comments:



Wilmington Trust, N.A.
Suite 390
300 Park Street
Birmingham, MI 48009

VIA FEDEX

September 2, 2020

John Hancock Life Ins. Co. of NY
ATTN: Life Post Issue - Claims
30 Dan road – Suite 55979
Canton, MA 02021

Re: Policy Numbers: 93972826 – 93973600 Insuring: Lilly Segal

Dear Sir/Madam:

At your request, please find a **New** claim form for the above referenced policies. Please note, The claim form previously sent was provided by your customer service representative.

Please remit payment of the claims proceeds by check in ONE LUMP SUM.

If you have any questions regarding this claim submission, please contact Christina Kissinger at +1 330 655 7508.

Kind regards,
Wilmington Trust N.A. as Securities Intermediary

A handwritten signature in black ink, appearing to read "John Wallen".

John Wallen
Vice President